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NO. 456 P. 2

JUN 30 2011

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Humberto C. Portillo, et al.

Serial No.: 09/604,525

Filing Date: June 27, 2000

For: METHOD FOR FACILITATING PAYMENT OF A
COMPUTERIZED TRANSACTION

) Customer No.: 29052
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PROPOSED CLAIM AMENDMENTS - FOR EXAMINER DISCUSSION ONLY

NOT FOR ENTRY

PROPOSED INTERVIEW DATE/TIME: July 5, 2011 @ 2pm

1-25. (Canceled)

26. (Proposed Amendment) In a payment system of a licensed money transmitter computer system operative to maintain data, records indicative of an amount of funds associated with an individual, the licensed money transmitter computer system maintaining a network of agent terminals at various locations for disbursing funds to authorized recipients, an improvement for issuing a negotiable instrument corresponding to a predetermined direct deposit of funds on behalf of the individual, comprising:

a transaction account maintained by the licensed money transmitter computer system, the transaction account being unauthorized to accept direct deposits of funds because of which are prevented by regulatory restrictions, wherein the funds in the transaction account being are disbursable by said agent terminals, and wherein the transaction account is operable to be linked to an account maintained at a regulated financial institution and associated with the licensed money transmitter computer system, the licensed money transmitter computer system operable to receive for receiving direct deposits of funds on behalf of individuals not maintaining accounts at the financial institution;

the licensed money transmitter computer system being responsive to (a) a request for issuance of a negotiable instrument of a predetermined amount and (b) the electronic notification

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